

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Rickey Epting  
Jacqueline A Epting  
Debtor(s)

Case No. 16-32446

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/11/2016.
- 2) The plan was confirmed on 01/13/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 05/19/2017.
- 5) The case was dismissed on 08/18/2017.
- 6) Number of months from filing to last payment: 10.
- 7) Number of months case was pending: 12.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$7,465.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$4,000.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS: \$4,000.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,179.65
Court Costs	\$0.00
Trustee Expenses & Compensation	\$212.80
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$3,392.45**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CNAC JOLIET	Secured	5,429.00	5,429.00	5,429.00	364.86	142.69
FORD MOTOR CREDIT CO	Unsecured	NA	13,019.97	13,019.97	0.00	0.00
ILLINOIS DEPT OF EMPLOYMENT SE	Unsecured	901.00	2,205.00	2,205.00	0.00	0.00
MORTGAGE SOLUTIONS OF COLORA	Secured	20,473.04	0.00	0.00	0.00	0.00
MORTGAGE SOLUTIONS OF COLORA	Secured	0.00	0.00	0.00	0.00	0.00
PAYDAY LOAN STORE	Unsecured	650.00	2,211.51	2,211.51	0.00	0.00
PAYDAY LOAN STORE	Unsecured	583.00	583.53	583.53	0.00	0.00
PERSONAL FINANCE	Unsecured	5,040.00	100.00	5,075.00	100.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	450.00	436.87	436.87	0.00	0.00
PRESENCE HEALTH	Unsecured	NA	8,251.87	8,251.87	0.00	0.00
PRESENCE HEALTH	Unsecured	NA	2,006.14	2,006.14	0.00	0.00
VISION FINANCIAL SERVICE	Unsecured	250.00	NA	NA	0.00	0.00
STATE COLLECTION SERVICE	Unsecured	1,788.00	NA	NA	0.00	0.00
STATE COLLECTION SERVICE	Unsecured	5,645.00	NA	NA	0.00	0.00
US CELLULAR	Unsecured	285.00	NA	NA	0.00	0.00
ASSOCIATE PATHOLOGIST	Unsecured	22.00	NA	NA	0.00	0.00
COMCAST CABLE	Unsecured	600.00	NA	NA	0.00	0.00
CREDITORS DISCOUNT & AUDIT	Unsecured	435.00	NA	NA	0.00	0.00
ESCALLATE LLC	Unsecured	1,631.00	NA	NA	0.00	0.00
FLORIDA DEPT OF TRANSPORTATIO	Unsecured	14.00	NA	NA	0.00	0.00
HINSDALE ORTHOPEDIC ASSOC	Unsecured	90.00	NA	NA	0.00	0.00
QUEST DIAGNOSTICS INC	Unsecured	300.00	NA	NA	0.00	0.00
RECEIVABLE MANAGEMENT SERVI	Unsecured	200.00	NA	NA	0.00	0.00
ILLINOIS COLLECTION SE	Unsecured	460.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	92.00	NA	NA	0.00	0.00
AMERICASH LOANS	Unsecured	400.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SPRINT CORP	Unsecured	350.00	904.21	904.21	0.00	0.00
T MOBILE	Unsecured	913.00	1,178.97	1,178.97	0.00	0.00
VERIZON	Unsecured	1,800.00	1,703.46	1,703.46	0.00	0.00
WASTE MANAGEMENT	Unsecured	141.00	204.58	204.58	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$5,429.00	\$364.86	\$142.69
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$5,429.00</b>	<b>\$364.86</b>	<b>\$142.69</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$37,781.11</b>	<b>\$100.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$3,392.45</u>	
Disbursements to Creditors	<u>\$607.55</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$4,000.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/18/2017

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.